DECLARATION AND POWER OF ATTORNEY

(Attorney Docket No. 103544.127)

As a below-named inventor, I hereby declare that:

My residence, post office address and citizenship is as stated below next to my name.

I believe that I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

DERIVING FIXED BOND INFORMATION

the specification of which (check only one):

[X]	is attached hereto.	
[]	was filed as United States Patent Application Serial No.	
	and was amended	
	on	_
	(if applicable)	
[]	was filed as PCT Patent Application Serial No	
	on	
	and was amended under PCT Article 19	
	on	_
	(if applicable)	

I hereby state that I have reviewed and understand the contents of the above-identified specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose information which is material to the patentability of the claims of this application in accordance with Title 37, Code of Federal Regulations, Sections 1.56(a) and 1.56(b).

I hereby claim foreign priority benefits under Title 35, United States Code, §119(a)-(d) or 365(b) of any foreign application(s) for patent or inventor's certificate or of any PCT international application(s) designating at least one country other than the United States of America listed below and have also identified below any foreign application(s) for patent or inventor's certificate or any PCT international application(s) designating at least one country other than the United States of America filed by me on the same subject matter having a filing date before that of the application(s) of which priority is claimed:

EXPRESS MAIL LABEL NO. EM259723525US DATE OF DEPOSIT <u>February 18, 2000</u>

PRIOR FOREIGN/PCT APPLICATION(S) AND ANY PRIORITY CLAIMS UNDER 35 U.S.C. §119(a)-(d) or 365(b):

COUNTRY (if PCT indicate PCT) APPLICATION NUMBER

DATE OF FILING

PRIORITY CLAIMED UNDER 35 U.S.C. §119(a)-(b) or 365(b) (YES/NO)

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional patent application(s) listed below:

APPLICATION NUMBER

DATE OF FILING

STATUS: (PENDING OR

ABANDONED)

60/120,614

February 18, 1999

PENDING

I hereby claim the benefit under Title 35, United States Code, § 120 or 365(c) of any United States application(s) or PCT international application(s) designating the United States of America that is/are listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in that/those prior application(s) in the manner provided by the first paragraph of Title 35, United States Code, § 112. I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, § 1.56 which occurred between the filing date of the prior applications and the national or PCT international filing date of this application:

PRIOR U.S. APPLICATION OR PCT INTERNATIONAL APPLICATION(S) DESIGNATING THE U.S. FOR BENEFIT UNDER 35 U.S.C. § 120 or 365(c):

APPLICATION NUMBER

DATE OF FILING (day, month, year)

STATUS: (PATENTED, PENDING

OR ABANDONED)

POWER OF ATTORNEY: As named inventors, we hereby appoint the following attorneys and/or agents to prosecute this application and transact all business in the Patent and Trademark Office connected therewith

Michael J. Bevilacqua	Reg. No. 31,091
James B. Lampert	Reg. No. 24,564
Wayne M. Kennard	Reg. No. 30,271
Hollie L. Baker	Reg. No. 31,321
Wayne A. Keown	Reg. No. 33,923
Donald R. Steinberg	Reg. No. 37,241
Michael A. Diener	Reg. No. 37,122
Richard A. Goldenberg	Reg. No. 38,895

Peter M. Dichiara	Reg. No. 38,005
Ann-Louise Kerner Colleen Superko	Reg. No. 33,523 Reg. No. 39,850
Gretchen Rice	Reg. No. 37,429
Keum J. Park	Reg. No. 42,059
Jason A. Reyes	Reg. No. 41,513
Janice M. Klunder	Reg. No. 41,121
Henry N. Wixon	Reg. No. 32,073
Barbara A. Barakat	Reg. No. 32,190
Nancy Chiu	Reg. No. 43,545
Rajesh Vallabh	Reg. No. 35,761
Ayla A. Lari	Reg. No. 43,739

the mailing address and telephone number of each of whom is HALE AND DORR LLP, 60 State Street, Boston, Massachusetts 02109 and (617) 526-6000, with full power of substitution and revocation to prosecute this application and to transact all business in the Patent and Trademark Office connected therewith.

Send Correspondence To

Direct Telephone Calls To

Jason A. Reyes Hale and Dorr LLP 60 State Street Boston, MA 02109 Jason A. Reyes (617) 526-6010

Wherefore I petition that letters patent be granted to me for the invention or discovery described and claimed in the attached specification and claims, and hereby subscribe my name to said specification and claims and to the foregoing declaration, power of attorney, and this petition.

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

Inventor's signature _____ Date _____

Country of Citizenship: <u>USA</u>

Full name of sole inventor: Harold E. Helson

Residence: 69 Bartlett Avenue, Arlington, MA 02476

Post Office Address: